

"No Man or Woman Who Has Really Taken In What This War Means Can Hesitate to Give to the Very Limit."—Wilson

Loan Designed To Save World Started Here

New York District Asked to Double Subscription of Third Issue

Each Day of Drive Dedicated to Ally

Largest Credit in History May Be Bought on Weekly Payments

America's home army is to-day called upon to lend \$6,000,000,000 to the government within three weeks, so that the overseas forces can carry the war to victory. This appeal for a popular loan is the fourth and largest made since the United States became a belligerent, also the largest ever sought by any nation.

In New York and the rest of the Second Federal Reserve District the people are urged to express their will to participate in the nation's enterprise in behalf of the freedom of the world by lending a minimum of \$1,000,000,000, or 50 per cent of the entire quota for the nation. The unofficial goal, however, as announced by Benjamin Strong, chairman of the Liberty Loan Committee, last night, will be \$2,000,000,000, or twice that attained in the last drive for the financial munitions of war.

Din Herald's Campaign

The approach of the severest test of the financial stamina and willingness to sacrifice of the American people was tumultuously signalled at midnight by a din of varied noises. Steam sirens designed to warn of the coming of enemy aircraft, police and fire whistles and church bells combined to notify the city that the loan was on.

The centre of interest was the Metropolitan Opera House, where President Wilson opened the campaign.

The great throngs which could not be accommodated in the Metropolitan Opera House crowded the streets in the vicinity. Police reserves and volunteer workers brought a message to the people on the street by distributing 1,500,000 copies of a special edition of "The Stars and Stripes," a message from the army to the people.

\$100,000,000 in Advance

As the preliminaries for the beginning of the supreme financial "push" were being observed, announcement of pre-campaign subscriptions exceeding \$100,000,000 were made. The largest of these came from the United States Steel Corporation, whose initial subscription is for \$100,000,000 of fourth Liberty bonds.

The Metropolitan Life Insurance Company placed its order for \$25,000,000 of the new securities, of which \$20,000,000 will be credited to New York's quota and \$5,000,000 to other cities of the country. Among the other larger requests for bonds one for \$1,000,000 was made by the National Surety Company.

In the present campaign the Treasury Department has removed the upward limit on the amount of bonds one can buy for cash over the counter. In the third loan the limit was \$10,000 and in the second \$1,000.

Weekly Payments Approved

Accommodations for the small subscriber will be as ample as in the previous campaign, the Liberty Loan Committee announced, and bonds will be offered on the weekly payment plan.

Early this morning thirty airplanes, flying in battle formation, will rise from Mineola Field and soar over the city and drop pamphlets and advertisements for the loan. Their flight will carry them as far north as Poughkeepsie, as far east as Bridgeport and as far west as Paterson.

The first Captison bombing machine to be built with Liberty bonds, equipped with three Liberty motors and manned by Italian aviators, will accompany a Niépourt combat plane from the Long Island hangars to the Battery.

To Encircle Altar

Proceeding northward, the planes will circle around the Altar of Liberty at Madison Square, which will be dedicated at noon. The Niépourt will loop the loop and perform battle evolutions at this point, where the Avenue of the Allies, which runs up Fifth Avenue from Madison Square to Fifty-eighth Street, starts.

Vice-President Marshall will deliver the dedicatory address at the Altar of Liberty at 12:30, and then M. E. de Cartier de Marchienne, the Belgian Minister, will speak. The day will be known as Belgian Day, and each of the succeeding days of the campaign will be dedicated to another of the nations allied against the Central Powers. The flags on the Avenue of the Allies will be unfurled at 9 o'clock, when Mayor Hylan will raise the Stars and Stripes at City Hall.

Two New Yorkers Named On Navy Casualty List

WASHINGTON, Sept. 27.—Casualties were announced by the Navy Department to-day as follows:

Ensign Louis J. Bergen, 20 Austin Street, New Garden, N. Y., and Gunner Thomas L. Murphy, 605 South Avenue, Wilkesburg, Penn., died in a hospital in Italy on September 15 as a result of a seaplane accident which occurred that morning.

Ensign Albert J. Bate, 50 Church Street, New York, died September 19 of pneumonia at a base hospital in France.

John J. Rice, seaman, 1106 Dryades Street, New Orleans, was drowned from the U. S. S. Ozark on September 23.

No Bargain Peace Is Safe, Wilson Says in Address

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and with a full and unequivocal acceptance of the principle that the interest of the weakest is as sacred as the interest of the strongest.

What Permanent Peace Means

"This is what we mean when we speak of a permanent peace, if we speak sincerely, intelligently and with a real knowledge and comprehension of the matter we deal with.

"We are all agreed that there can be no peace obtained by any kind of bargain or compromise with the governments of the Central Empires, because we have dealt with them already and have seen them deal with other governments that were parties to this struggle, at Brest-Litovsk and Bucharest. They have convinced us that they are without honor and do not intend justice. They observe no covenants, accept no principle but force and their own interest. We cannot 'come to terms' with them. They have made it impossible. The German people must by this time be fully aware that we cannot accept the word of those who forced this war upon us. We do not think the same thoughts or speak the same language of agreement.

"It is of capital importance that we should also be explicitly agreed that no peace shall be obtained by any kind of compromise or abatement of the principles we have avowed as the principles for which we are fighting. There should exist no doubt about that. I am, therefore, going to take the liberty of speaking with the utmost frankness about the practical implications that are involved in it.

"If it is in deed and in truth the common object of the governments associated against Germany and of the nations whom they govern, as I believe it to be, to achieve by the coming settlements a secure and lasting peace, it will be necessary that all who sit down at the peace table shall come ready and willing to pay the price, the only price, that will procure it; and ready and willing, also, to create in some virile fashion the only instrumentality by which it can be made certain that the agreements of the peace will be honored and fulfilled.

"That price is impartial justice in every item of the settlement, no matter whose interest is crossed; and not only impartial justice, but also the satisfaction of the several peoples whose fortunes are dealt with. That indispensable instrumentality is a League of Nations formed under covenants that will be efficacious. Without such an instrumentality, by which the peace of the world can be guaranteed, peace will rest in part upon the word of outlaws and only upon that word. For Germany will have to redeem her character not by what happens at the peace table, but by what follows.

Can't Be Formed Now

"And, as I see it, the constitution of that League of Nations and the clear definition of its objects must be a part, in a sense the most essential part, of the peace settlement itself. It cannot be formed now. If formed now it would be merely a new alliance confined to the nations associated against a common enemy. It is not likely that it could be formed after the settlement. It is necessary to guarantee the peace; and the peace cannot be guaranteed as an afterthought. The reason, to speak in plain terms again, why it must be guaranteed is that there will be parties to the peace whose promises have proved untrustworthy, and means must be found in connection with the peace settlement itself to remove that source of insecurity. It would be folly to leave the guarantee to the subsequent voluntary action of the governments we have seen destroy Russia and deceive Rumania.

"But these general terms do not disclose the whole matter. Some details are needed to make them sound less like a thesis and more like a practical programme. These, then, are some of the particulars, and I state them with the greater confidence because I can state them authoritatively as representing this government's interpretation of its own duty with regard to peace:

"First, the impartial justice meted out must involve no discrimination between those to whom we wish to be just and those to whom we do not wish to be just. It must be a justice that plays no favorites and knows no standard but the equal rights of the several peoples concerned.

"Second, no special or separate interest of any single nation or any group of nations can be made the basis of any part of the settlement which is not consistent with the common interest of all.

"Third, there can be no leagues or alliances or special covenants and understandings within the general and common family of the League of Nations.

No Selfish Economic Combinations

"Fourth, and more specifically, there can be no special, selfish economic combinations within the league and no employment of any form of economic boycott or exclusion except as the power of economic penalty by exclusion from the markets of the world may be vested in the League of Nations itself as a means of discipline and control.

"Fifth, all international agreements and treaties of every kind must be made known in their entirety to the rest of the world.

"Special alliances and economic rivalries and hostilities have been the prolific source in the modern world of the plans and passions that produce war. It would be an insincere as well as an insecure peace that did not exclude them in definite and binding terms.

"The confidence with which I venture to speak for our people in these matters does not spring from our traditions merely and the well known principles of international action which we have always professed and followed. In the same sentence in which I say that the United States will enter into no special arrangements or understandings with particular nations let me say also that the United States is prepared to assume its full share of responsibility for the maintenance of the common covenants and understandings upon which peace must henceforth rest. We still read Washington's immortal warning against 'entangling alliances' with full comprehension and an answering purpose. But only special and limited alliances entangle; and we recognize and accept the duty of a new day in which we are permitted to hope for a general alliance which will avoid entanglements and clear the air of the world for common understandings and the maintenance of common rights.

Situation Made Clear

"I have made this analysis of the international situation which the war has created not, of course, because I doubted whether the leaders of the great nations and peoples with whom we are associated were of the same mind and entertained a like purpose, but because the air every now and again gets darkened by mists and groundless doubts and mischievous perversions of counsel, and it is necessary once and again to sweep all the irresponsible talk about peace intrigues and weakening morale and doubtful purpose on the part of those in authority utterly, and if need be unceremoniously, aside and say things in the plainest words that can be found, even when it is only to say over again what has been said before quite as plainly if in less unvarnished terms.

"As I have said, neither I nor any other man in governmental authority created or gave form to the issues of this war. I have simply responded to them with such vision as I could command. But I have responded gladly and with a resolution that has grown warmer and more confident as the issues have grown clearer and clearer. It is now plain that they are issues which no man can pervert unless it be willfully. I am bound to fight for them, and happy to fight for them as time and circumstances have revealed them to me as to all the world. Our enthusiasm for them grows more and more irresistible as they stand out in more and more vivid and unmistakable outline.

"And the forces that fight for them draw into closer and closer array, organize their millions into more and more unconquerable might, as they become more and more distinct to the thought and purpose of the peoples engaged. It is the peculiarity of this great war that while statesmen have seemed to cast about for definitions of their purpose and have sometimes seemed to shift their ground and their point of view, the thought of the mass of men, whom statesmen are supposed to instruct and lead, has grown more and more unclouded, more and more certain of what it is that they are fighting for. National purposes have fallen more and more into the background and the common purpose of enlightened mankind has taken their place. The counsels of plain men have become on all hands more simple and straightforward and more unified than the counsels of sophisticated men of affairs, who still retain the impression that they are playing a game of power and playing for high stakes. That is why I

THE PRESIDENT ARRIVES



Mr. and Mrs. Wilson as they reached the city

have said that this is a peoples' war, not a statesmen's. Statesmen must follow the clarified common thought or be broken.

Unity of Purpose Necessary

"I take that to be the significance of the fact that assemblies and associations of many kinds made up of plain workaday people have demanded, almost every time they come together, and are still demanding, that the leaders of their governments declare to them plainly what it is, exactly what it is, that they were seeking in this war, and what they think the items of the final settlement should be. They are not yet satisfied with what they have been told. They still seem to fear that they are getting what they ask for only in statesmen's terms—only in the terms of territorial arrangements and divisions of power, and not in terms of broad-voiced justice and mercy and peace and the satisfaction of those dejected longings of oppressed and distracted men and women and enslaved peoples that seem to them the only things worth fighting a war for that engulfs the world. Perhaps statesmen have not always recognized this changed aspect of the whole world of policy and action. Perhaps they have not always spoken in direct reply to the questions asked because they did not know how searching those questions were and what sort of answers they demanded.

"But I, for one, am glad to attempt the answer again and again, in the hope that I may make it clearer and clearer that my one thought is to satisfy those who struggle in the ranks and are, perhaps above all others, entitled to a reply whose meaning no one can have any excuse for misunderstanding, if he understands the language in which it is spoken or can get some one to translate it correctly into his own. And I believe that the leaders of the governments with which we are associated will speak, as they have occasion, as plainly as I have tried to speak. I hope that they will feel free to say whether they think that I am in any degree mistaken in my interpretation of the issues involved or in my purpose with regard to the means by which a satisfactory settlement of those issues may be obtained.

"Unity of purpose and of counsel are as imperatively necessary in this war as was unity of command in the battlefield; and with perfect unity of purpose and counsel will come assurance of complete victory. It can be had in no other way. 'Peace drives' can be effectively neutralized and silenced only by showing that every victory of the nations associated against Germany brings the nations nearer the sort of peace which will bring security and reassurance to all peoples and make the recurrence of another such struggle of pitiless force and bloodshed forever impossible, and that nothing else can. Germany is constantly intimating the 'terms' she will accept; and always finds that the world does not want terms. It wishes the final triumph of justice and fair dealing."

Din of Cheers

Gree's Wilson At Loan Rally

(Continued from page 1)

with the rest of the house, but there was no smile on his face, as there was on most of the faces in the audience. There was prolonged cheering when Mr. Strong read the following message which President Wilson had received from the War Department only a short time before:

"Cables from France indicate a continuous advance by American forces over a front of twenty miles from the Argonne Forest to the Valley of the Meuse. North of Verdun they are passing beyond the Hindenburg line on the entire front and gaining back 100 square miles of French territory."

"Three cheers for General Pershing!" cried a woman in the balcony and they were given with a will before Mr. Strong could get to the end of the message, which was to the effect that the American casualties were light.

Leads Tribute to Widow

President Wilson led the applause when Mr. Strong pictured her on the stage of the Metropolitan a widow on her tiny farm on the upper reaches of the Hudson who had given up her mite to the last Liberty Loan.

"I don't get to handle much money," she said, Mr. Strong related. "I got just my cow and the pigs and the chickens. But I'm sure you're welcome to what I have."

"And she gave the canvassed \$4," Mr. Strong continued, "saying, 'My two sons are in France and you're welcome to what I have.'"

Mr. Strong then launched into his prepared address, which follows:

Urges \$2,000,000,000 Total Benjamin Strong, chairman of the Liberty Loan Committee, called upon the people of the Second Federal Reserve District, which included New York, to buy \$2,000,000,000 of Liberty bonds in the three weeks' campaign which begins to-day.

"In the third loan," Mr. Strong said, "we were asked in this district to raise nine hundred million dollars, and raised nine hundred million. In this loan we are asked to raise eighteen hundred million dollars, twice the amount."

"We must make the sacrifice, what-

Schedule of Events In Loan Drive To-day

5 A. M.—Thirty airplanes arise from Mineola Field and fly over the city, dropping aerograms.

9 A. M.—Unfurling of the flags of twenty-two nations warring against the Central Powers on the Avenue of the Allies.

9 A. M.—Liberty Loan parade starts southward from Fifth Avenue and Fifty-first Street.

9 A. M.—Mayor Hylan raises flag at City Hall and the bond selling campaign in City Hall Park opens.

9:45 A. M.—Second section of the Liberty Loan parade will start northward from Bowling Green.

12 M.—Dedication of the Liberty Altar in Madison Square Park. Address by Vice-President Marshall.

1:10 P. M.—Exercises in honor of Belgian Day at Belgian Pole, near the altar.

1:35 P. M.—Introduction of the Belgian Minister, Mr. de Cartier, by Benjamin Strong, chairman of the Liberty Loan Committee.

1:40 P. M.—Formal presentation of Belgian flag to Belgian Minister.

3 P. M.—M. de Cartier speaks at Union League Club.

provisions of the most democratic statute ever passed by the Congress, faces Prussian armies which have been educated and trained for the purpose of destroying the only power that Germany fears—the power of enlightened and free peoples of whatever race. This army of ours, once characterized as ridiculous, is there to meet the test and is now on its way to Berlin.

"The time is coming when our great military effort will be crowned with victory. The work of a great army (of men and dollars) in the military sense will be concluded. When that day arrives there will then be disclosed to the world at their true value those motives and purposes which, in the excitement and anxiety of war, have not been wholly apparent.

"Our own purposes must be unmistakably made clear. An unselfish, generous people can well afford their share of help to rebuild a devastated Europe. The sorrows of this war will not disappear until cottages are rebuilt, farms are put under cultivation and fruit trees are replanted. Cities must be restored, and the opportunity must be afforded to those who have suffered the severest penalties of the war to return to their peaceful occupations with some hope of contentment."

Each Day of Campaign To Be Dedicated to One Allied Nation

Each of the twenty-two days of the Liberty Loan campaign, which opens to-day, will be dedicated to one of the twenty-two nations associated together in the war against German militarism. To-day will be Belgian Day, and the others will be as follows:

Brazil, (Sunday), September 29.
British Empire, September 30.
China, October 1.
Cuba, October 2.
Czechoslovak, October 3.
France, October 4.
Greece, October 5.
Guatemala, (Sunday), October 6.
Haiti, October 7.
Honduras, October 8.
Japan, October 9.
Liberia, October 10.
Montenegro, October 11.
Italy, October 12.

Store Hours 9 to 5.

WANAMAKER'S 100 Per Cent! And One Million Dollars! For the Fourth Liberty Loan

At Midnight the Wanamaker Store Unfurled The First 100 Per Cent. Honor Flag—A Liberty Bond for Every Employee

The Store Also Sent in Its Subscription—One Million Dollars!

The first Honor Flag awarded in the Retail Division of the Liberty Loan Committee comes to Wanamaker's.

The award is made to any store in which 75 per cent. of the employees have subscribed to the Fourth Liberty Loan opening today.

Our Record is 100 Per Cent.

A Liberty Bond for every Wanamaker employee—that is our 100 per cent. record as the Loan opens this morning.

We are proud of our people. We believe New York and all America will be proud of them.

Their Honor Flag

was flung to the breeze at midnight last night in front of the Bridge of Progress, Ninth Street, and this morning at 9 o'clock duplicate flags will be unfurled in the Rotunda of each building with patriotic ceremonies by the Store family.

"To Our Utmost"

All of us have pledged ourselves to buy and to sell Liberty Bonds "to our utmost."

The Wanamaker Store aids in this campaign of its business family by offer-

ing to its charge customers the privilege of

Partial Payment on Liberty Bonds

20 per cent. will be charged on the account going out November 1; twenty per cent. on each following month.

This is at the rate of \$10 down and \$10 a month for each \$50 bond.

Liberty Bond Coupon Books

are also on sale in the store—issued upon first payment of \$4 and payable \$2 a week.

Nicaragua (Sunday), October 13.

Panama, October 14.

Portugal, October 15.

Russia, October 16.

Serbia, October 17.

Siam, October 18.

United States, October 19.

On each day emphasis in the color display on the Avenue of the Allies will be given to the flags of the nation especially honored. The arrangement of the days is based on the alphabetical order of the names of the countries.

D'Annunzio Visits France by Airplane

PARIS, Sept. 27.—Gabriele D'Annunzio, the Italian aviator, landed in France yesterday from an airplane in which he had flown from Italy across the Alps. His flight was over a distance of 200 miles.

Captain D'Annunzio left Turin at 9 o'clock yesterday morning and arrived at Chalon, behind the French front, about noon. He made the passage of the Alps quickly, although the conditions among the mountain air currents were unfavorable. He used the same machine with which he had flown over Vienna last August, and the same pilot, Captain Palli, guided the machine.

Captain D'Annunzio after landing at Chalon joined General Albrici, commanding the Italians on the French front, and was warmly received by his compatriots.

Captive Conference Held

WASHINGTON, Sept. 27.—The first report of the meeting of the American-German war prisoners' conference in Bern, Switzerland, September 24, was received to-day by the State Department. The conference was opened by the President of Switzerland with a speech of welcome, responded to by Prince Hohenzollern-Langenburg, chairman of the German commission, and by John W. Garrett, chairman of the American commission.

The chair was then taken by Paul Dinehart, of the Swiss political department. The groups of commissioners then exchanged the basis of the agreement for the conference and adjourned for separate deliberations, subject to a call for a general session later.

This Man a Fighter Of Hearst Papers For Twenty Years

There is one man in New York who, single handed, has been fighting the influence of William Randolph Hearst and his newspapers, "The New York American" and "The Evening Journal," for twenty years. This man is Edwin C. Walker, writer and lecturer, of 211 West 138th Street.

Since the Spanish-American War Mr. Walker has been speaking and writing about Hearst. More than that, he has been using a small hand-operated printing press to give his ideas wider circulation. The tremendous odds against him, as represented by a comparison of his little printing outfit and the vast mechanical departments of the Hearst newspapers, have not disturbed Mr. Walker.

"My dinky little press has one big advantage," said Mr. Walker. "It prints the truth." Much of the crusader's work has been done among New York negroes. "Negroes are largely readers of Hearst newspapers," he said. "They are a race that by every argument of self-interest should ignore these sheets. I never leave my house without a pocketful of 'dollars' and pamphlets bearing on the Hearst issue. Among these is a copy of an open letter written by Professor Kelly Miller, a trusted negro leader and dean of Howard University, to John Temple Graves, one of Hearst's editors after the Atlanta race riots. I pass out my anti-Hearst literature



Dixon's Solve Your Lubrication Problem

Met 10-to-metal contact in bearing surf causes friction. It wears and it reduces your power, increases your costs and hastens the end of your car's usefulness.

DIXON'S GRAPHITE Automobile LUBRICANTS

put a new reading film of selected flake graphite over the metal surfaces. Dixon's alone prevent grinding and give you a better running, longer-lasting car.

Ask your dealer for the Dixon Lubricating Chart. Joseph Dixon Crucible Company. Jersey City, N. J. Established 1897.

wherever I go—in subways, at lectures and all public places. At all times I try to arouse in the people who read Hearst newspapers an interest in what I consider the more responsible journals."

One of the small papers distributed by Mr. Walker says of the Hearst publication and the negro:

"Hearst has persistently slurred and antagonized the darker races."

Grip Causes Death of Former Annapolis Ordnance Instructor

INDIANAPOLIS, Sept. 27.—Commander Hugh Brown, United States Navy, whose death from influenza at Chatham, Mass., was announced yesterday, was a son of the late Admiral George Brown, U. S. N., retired. Commander Brown was born in 1884, was graduated from the Naval Academy at Annapolis and had been an instructor of ordnance at Annapolis until a few months ago, when he was promoted and was detailed to transport duty in the convoy of ships. His brother, George, is pay director in the Brooklyn navy yard.

Fownes quality is always Fownes quality—in war times as in any other times. Since 1777 that name has been an international guide-mark to good gloves.

Leather, fur, silk, fabric. At the Principal Shops.

American art and skill have produced FLOSETTE, surpassing any fabric glove imported before this war.

FOWNES

Broadway and Ninth, New York.